

Commuter Savings Program



User's Guide

Welcome

Welcome to the Commuter Savings Program (CSP). The CSP is a qualified transportation benefit that is approved by the Internal Revenue Service. As a CSP program participant, your estimated eligible monthly commuting costs (up to IRS limits) will be payroll deducted through your State agency from your pre-tax salary to pay for eligible transit and parking expenses. Since these deductions are taken on a pre-tax basis, you save money because you are not paying income or Social Security taxes on the wages used to purchase transit or parking. Pre-tax deductions are made on the first pay period of the benefit month.

This booklet is designed to guide you through the process of enrolling in and maintaining your CSP account, which is administered by Fringe Benefits Management Company, a Division of WageWorks. They, in turn, contract with WiredCommute who purchases the transit passes and direct pays the parking providers for participant expenses. The booklet is divided into three sections that include a How to Enroll section, a Frequently Asked Questions section and a Helpful Reminders section. If you need additional assistance with the online enrollment process, please call Customer Care at 1-800-342-8017.

How to Enroll

Getting Logged On to the Website

State of Illinois employees may enroll in CSP anytime throughout the year by going to **www.myFBMC.com**. If you are enrolled in one of the Flexible Spending Accounts (FSA), either MCAP or DCAP, and have already registered an email Address and Password, you should log in using the same email Address/Password combination. If you have not, you must register as a first time user by following the "new users" link on the login page.

Important! Employees must have an email address in order to enroll in the CSP.

Enrolling in the Commuter Savings Program

Once logged in to the website, click on the "ACCOUNTS" tab, then select the "MyCSP" link from the pull-down menu. At that point, you will be at the page entitled "My CSP", which includes various menu options. (Before you start the process for electing a parking benefit, it is a good idea to get a copy of your parking invoice or contract to use as a reference.) From here, click on the "ORDERS" link and proceed to the WiredCommute Web page entitled, "Transportation Benefit Online Ordering Platform." At this page, you will see "Commuter Benefits," a set of menu options in the upper left hand corner.

How to Enroll

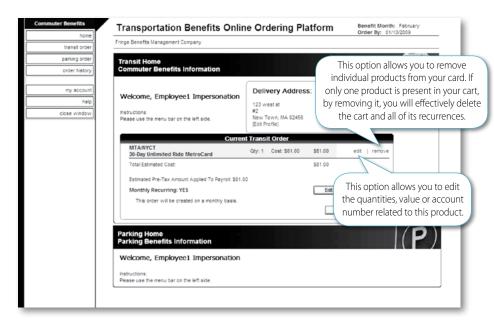
You may create an order by clicking on "transit order" or "parking order" and follow the screen prompts through the subsequent screens. Once you finish filling out the necessary information you will be taken to the "PENDING ORDERS" page where you will see your new order. Once the order has been submitted, you will receive a confirmation email verifying your order. Your Group Insurance Representative will begin payroll deductions based on your monthly benefit election. The first payroll deduction will be taken on the first pay period of the first benefit month.

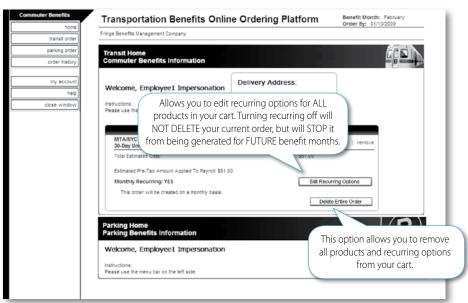
www.myFBMC.com					
In order to	Click the				
Access the WiredCommute webpage for benefit enrollments, changes and cancellations	"ACCOUNTS" tab, then "My CSP", then "Orders" – the WiredComute webpage will appear				
Request reimbursement for transit and parking expenses through Online Claims Submission	"CLAIMS" tab, then "ONLINE CSP CLAIM SUBMISSION" – the "CSP REIMBURSE ME" page will appear				
Request reimbursement for transit and parking expenses through a Paper Claim Form	"FORMS" link in upper right corner – click on the link for the PDF file of the 'CSP Reimbursement Request Form'				

REMEMBER!

You must place your parking or transit order by the 10th of the month, for the following month's order. For example, if you want to order for October, you must place the order by September 10th.

How to Enroll





General Questions

Can I elect any amount for parking or transit? Yes, but only up to the IRS benefit limits, which for the 2011 calendar year are \$230 for parking and \$230 for transit. The IRS may increase the pre-tax contribution limits effective the first of the calendar year.

Where do I find information about my current elections? Once you have logged into your account, click on "ACCOUNTS", followed by "MyCSP". Once the CSP links My CSP page window is displayed, click on the "ORDERS" link. You will see the WiredCommute Web page entitled, "Transportation Benefit Online Ordering Platform" with your current elections on this screen. Here, you may view order details or cancel your existing orders.

How do I change my current transit or parking election? Prior to changing an election, the current election must first be canceled. To do this, log into your account, click on "ACCOUNTS", then "MvCSP". Once the CSP links Mv CSP page is displayed, click on the "ORDERS" link at the WiredCommute Web page entitled, "Transportation Benefit Online Ordering Platform". Under either the 'Transit Home Commuter Benefits Information' or 'Parking Home Parking Benefits Information' section, select the "DELETE ENTIRE ORDER" tab. To create a new order, under the section 'Commuter Benefits, click on "transit order" or "parking order" and follow the screen prompts.

What happens if my transit or parking order is NOT approved?

If your order is not approved, you will receive an explanation via email. If you receive a denial email and would like further explanation, please contact Customer Care at 1-800-342-8017.

Will I receive my transit or parking order automatically each month?

Yes, but when you create your order, on the page entitled, "Recurring Options" in the "confirm order" section of the order process, you must click on the button marked "yes" for recurring orders.

I pay for parking at a transit station. Can I use pre-tax dollars for parking and transit? Yes. You will need to add two separate orders – one for transit and one for parking. At the screen "Transportation Benefit Online Ordering Platform" and on the section "Commuter Benefits", click on "transit order" and select your transit operator and the specific pass you will use. Once you are back at the "HOME" screen, click on "parking order" and select your parking provider and the parking location.

Transit Questions

I take the train and the subway to get to work. Can I sign up for both transit providers? Yes. You will need to add two separate orders – one for the train and one for the subway. Simply select the specific transit operator and your particular pass and follow the remaining steps. Once you are back at the "HOME" screen, click on "transit order" and choose your second provider and follow the remaining steps.

What happens after I submit my transit order? Your transit pass will be sent to your home address by the 23rd of the month for use the following month

What if my Transit Authority is not listed? Select "CLICK HERE" next to "If you cannot find your provider". You will be transferred to a screen where you enter the Transit Authority/Transit Pass information. When the Transit Authority/Transit Pass is verified, it will be added to the database and you will be notified via email within 10 business days of the addition. At that time you will be able to setup your transit order by logging into the website and selecting your Transit Authority/Transit Pass.

Parking Questions

Can I select any parking location in the database for monthly parking?

Yes, but you must have a current monthly parking agreement with the parking provider at the location you select.

I park and pay on a daily basis. Can I participate in the parking benefit?

Yes. If you pay for parking on a daily basis you can elect to be reimbursed directly for your expenses.

How do I get reimbursed for my daily/weekly parking expenses (i.e. meter or self-pay lot)? Reimbursement can be requested either by submitting an online claim electronically through www.myFBMC.com or by printing and submitting a paper form.

How do I submit a request for reimbursement online? To submit an online claim for reimbursement, log on to www.myFBMC.com, then click on the "CLAIMS" tab, then "ONLINE CSP CLAIM SUBMISSION." Locate the benefit month for which you would like reimbursement and click on the "REIMBURSE ME" link to the right of that benefit month information and follow the prompts.

How do I obtain a paper claim form for reimbursement? To obtain a paper form, log on to website, then click on the "FORMS" link under "RESOURCES". You must submit documentation for the parking and/or transit expenses along with the completed form.

When is my parking payment sent to my parking provider? Parking payments are sent to the provider so that it arrives prior to the 1st of the month. For example, if on June 4th you order \$200 for Broadway Plaza Parking, Broadway Plaza Parking will receive payment in time to post it to your account before July 1st for your parking in July.

What if my parking provider and/or location is not listed on the website?

Select "CLICK HERE" next to "If you cannot find your parking provider's payment address listed above". You will be transferred to a screen where you enter the Parking Provider/Location information. When the Parking Provider/Location is verified it will be added to the database and you will be notified

via email within 10 business days of the addition. At that time you will be able to setup your parking order by logging into the website and selecting your Parking Provider/Location.

What if I don't know the name of my parking provider or the name of the parking location? Refer to your parking invoice or contact your parking provider.

What if I change parking locations? If you have a recurring payment set up at a location at which you no longer park, you will need to cancel the current order and set up a new order.

What if my parking location changes ownership? WiredCommute will update the parking provider information in the database. You will not need to cancel or change your current settings. If you feel that the parking database does not have the correct parking provider and location information, please contact Customer Care at 1-800-342-8017.

What is a Commuter Check?

Commuter Checks are bank-issued checks used to pay for work-related parking expenses (daily, weekly or monthly). These checks can be ordered on the website in a quantity which you select based on your parking needs. For example, if you park in various parking locations throughout the month, you can order a Commuter Check for each work day. The checks will be mailed to you by the 23rd of the month prior to the benefit month. Simply provide the Commuter Checks to your parking provider as payment for your parking expenses. Providers will not give change to participants if the check is more than the expense.

Deadlines/Cut-off dates

What are the deadlines to order, change or cancel my benefit election? The deadline for ordering, changing or canceling your transit and/or parking benefit will be the 10th of each month for the next month's benefit. For example, if you have an order for the October benefit month and need to cancel that order, you must do so by September 10th.

If I order now can I make changes later? Yes. You can change or cancel your order at any time; however, the cutoff for the following month's benefit is the 10th of the month

Lost/Missing Passes or Vouchers

What should I do if my Transit Pass has not arrived by the 28th day of the month prior to the benefit month? First, check the accuracy of the delivery address shown either in your confirmation email or on the "My Account" tab on the WiredCommute Web page. Only one replacement pass will be allowed per participant.

Instructions for receiving reimbursement for the purchase of a replacement pass:

- Call the Customer Care Center at 1-800-342-8017 to report the loss no later than the 3rd workday of the month for which the pass is effective. and
- 2. Purchase the replacement pass; and
- 3. Send the following two pieces of documentation to Fringe Benefits Management Company, a Division of WageWorks (documentation MUST be received by the 10th of the month for which the missing or late pass was intended to be used):
 - a. A receipt of your purchased replacement pass, AND
 - A completed Lost Pass form.
 Click the "HELP" link on the order platform.

Your receipt and Affidavit must be mailed to the following address:

Attn: Customer Service - Refunds PO Box 70 New Town, MA 02456

What if I receive the wrong pass in the mail? Call the Customer Care Center at 1-800-342-8017 as soon as you receive the incorrect pass. You will be given the option to either purchase a replacement pass and be reimbursed, or you may request that WiredCommute purchase the replacement pass which they will mail to you. Please take care not to use the incorrect pass in any manner.

Helpful Reminders

Deadlines are Important!

The deadline to order, change or cancel your elections for transit passes, direct pay parking payments and out-of-pocket expense elections is important. Remember that the deadline is the 10th of each month for your changes to be effective by the 1st of the following month.

Manage Your Benefit Election

Reviewing, revising or cancelling your benefit election is easy. Just log on, click "ORDERS", click "ORDER HISTORY" and choose the election you wish to review or change. Your benefit election will not occur automatically each month unless you designate it as "recurring."

If you have questions

Customer Care Representatives are available to answer your questions before, during and after you enroll. They can also walk you through the online process. Call at 1-800-342-8017 to speak with a representative.



Visit www.myFBMC.com or call toll-free, M - F, 7 a.m. - 10 p.m. ET 1-800-342-8017

This document provides a description of available benefits for easy reference purposes.

Florida Relay Service Telecommunications Device for the Deaf (TDD) 1-800-955-8771



Sponsored by your employer and brought to you by

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A Division of WageWorks P.O. Box 1878 Tallahassee, FL 32303-1878 www.myFBMC.com

